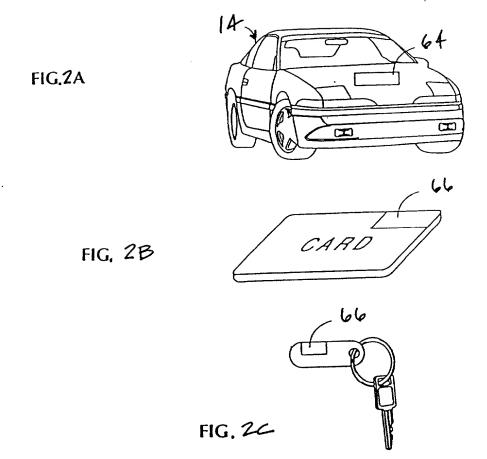
F/6. 1



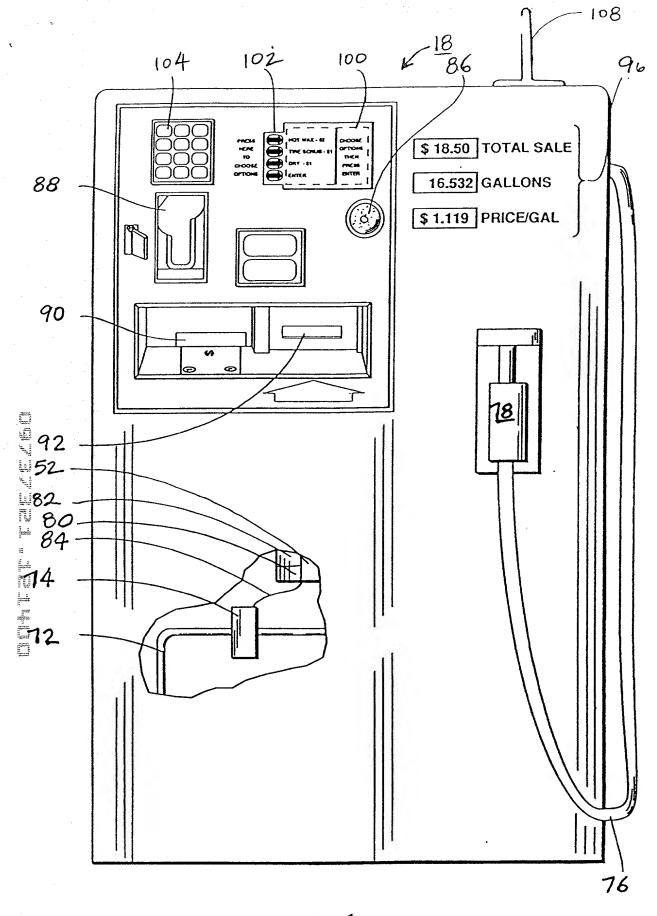


FIG. 3

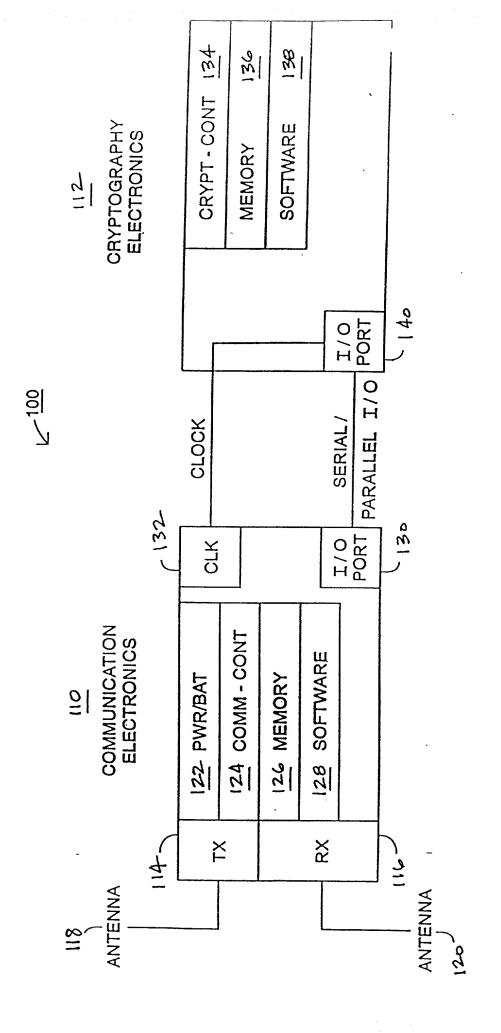
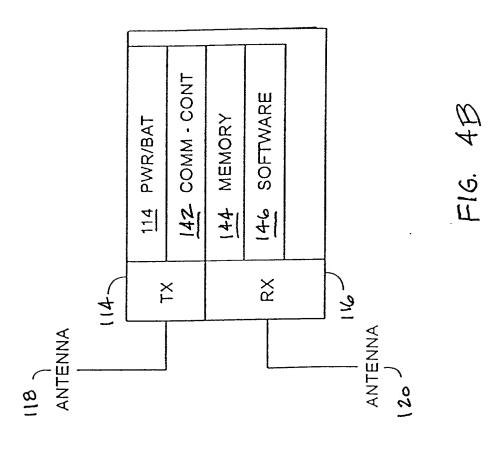
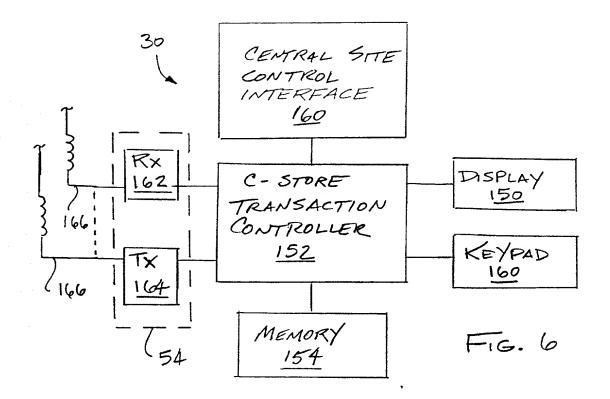
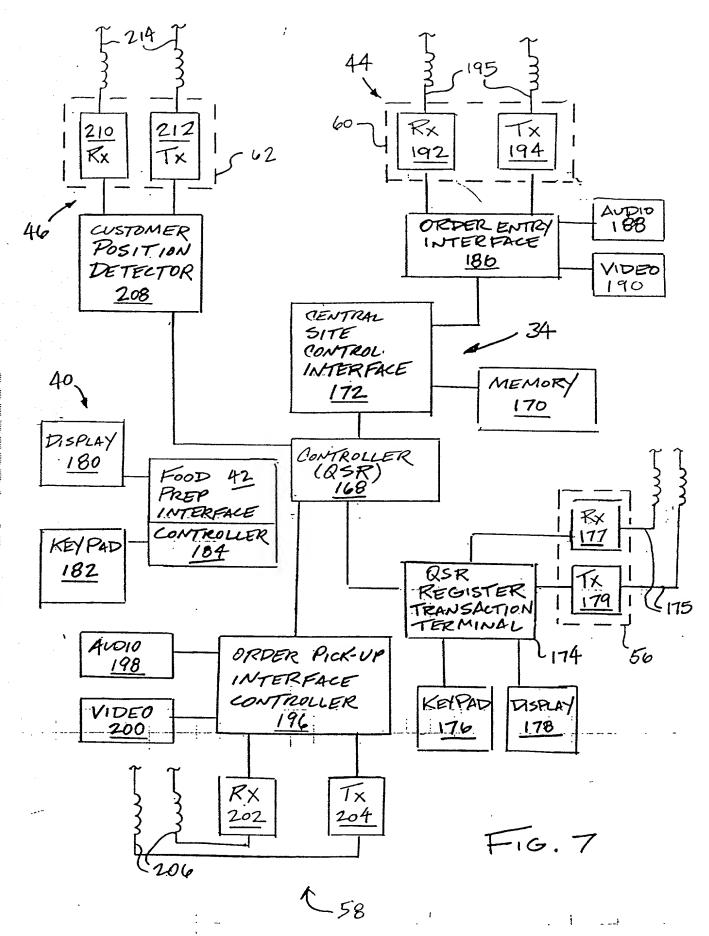
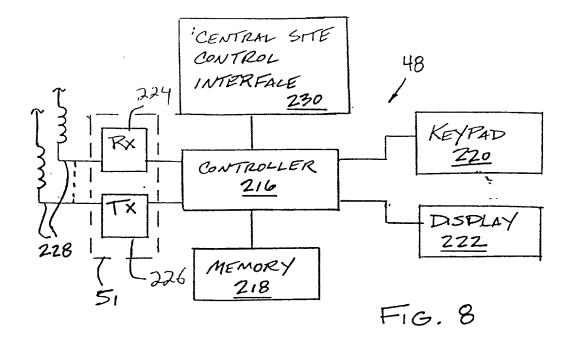


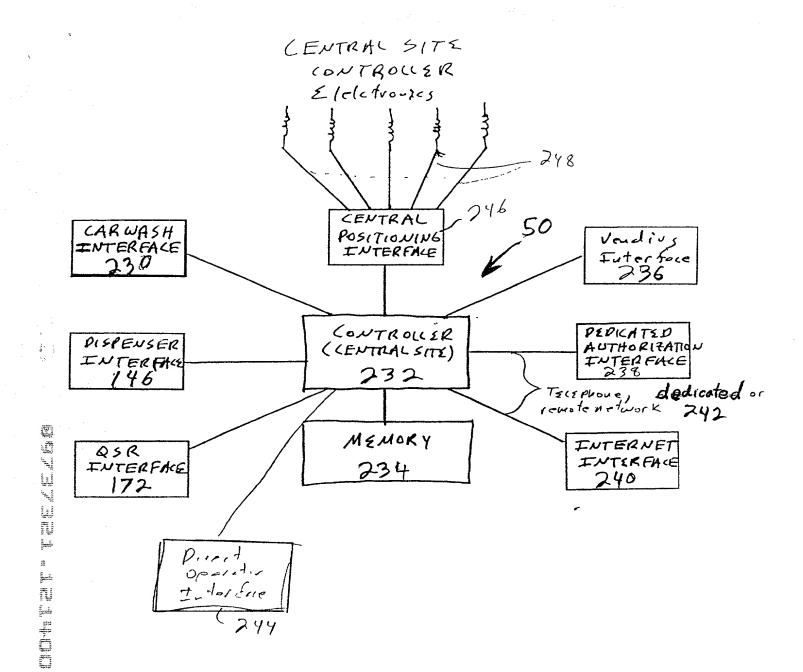
FIG. 4A



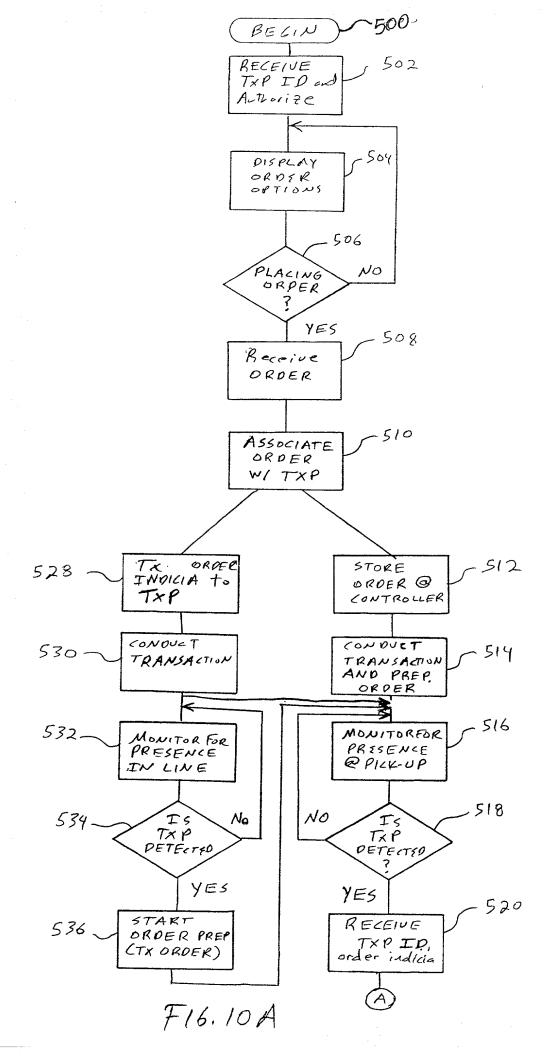


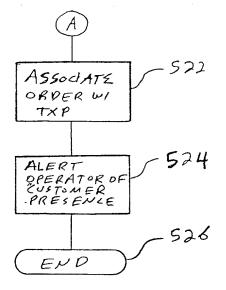






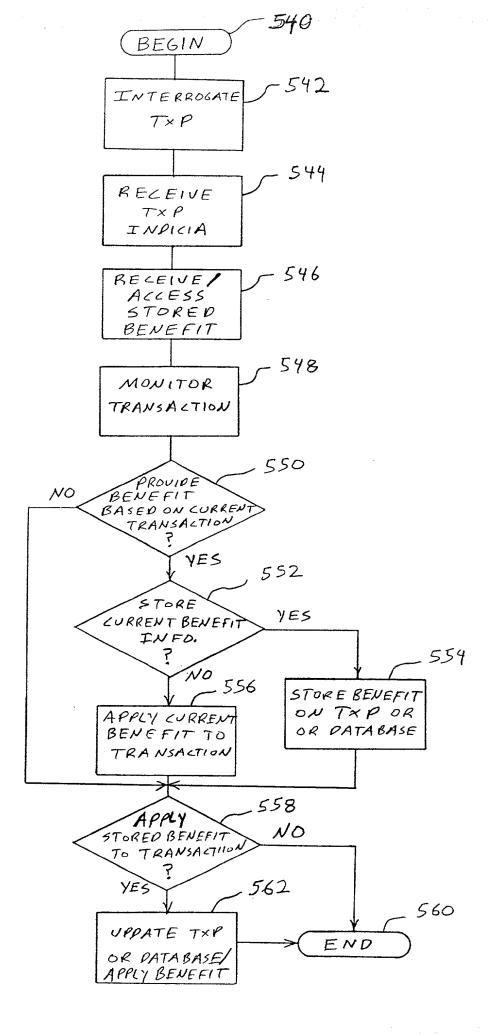
F16.9



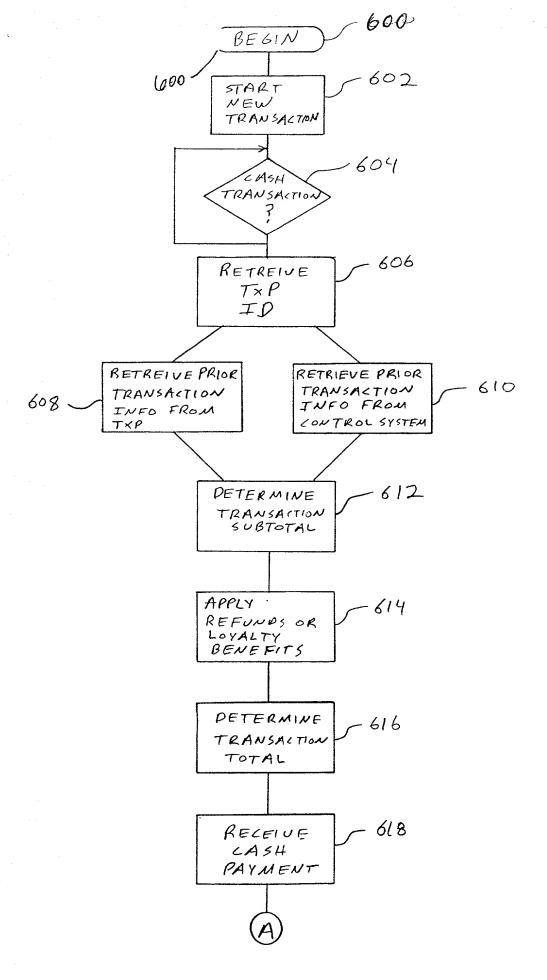


F16.10B

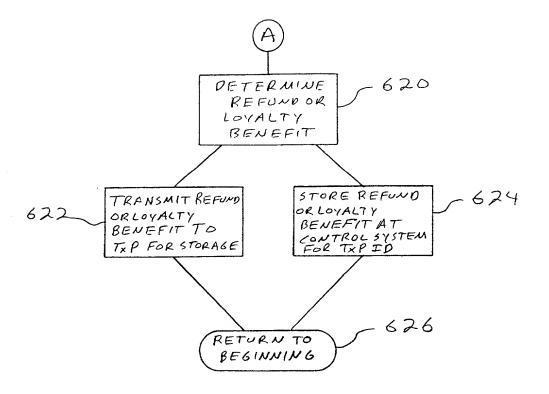
LOYALTY BENFFITS



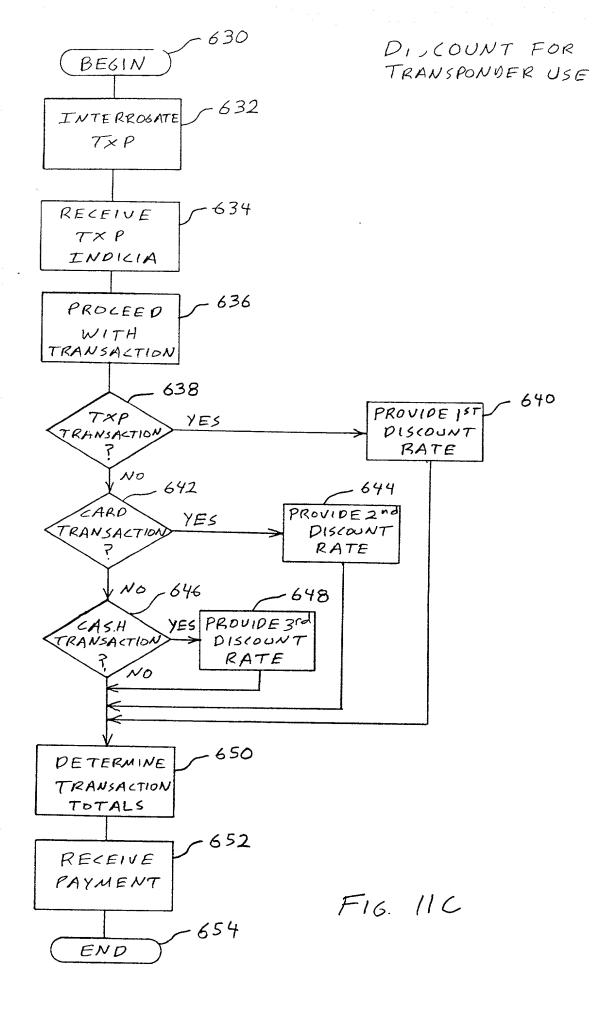
F16 10C

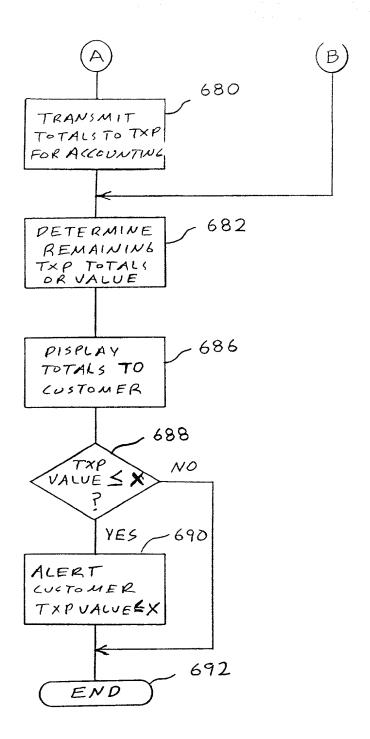


F16.11A



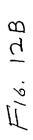
F16. 11B

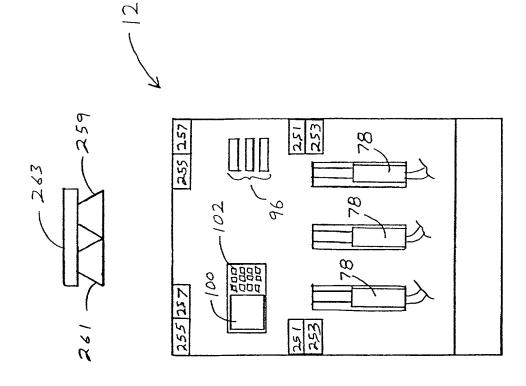


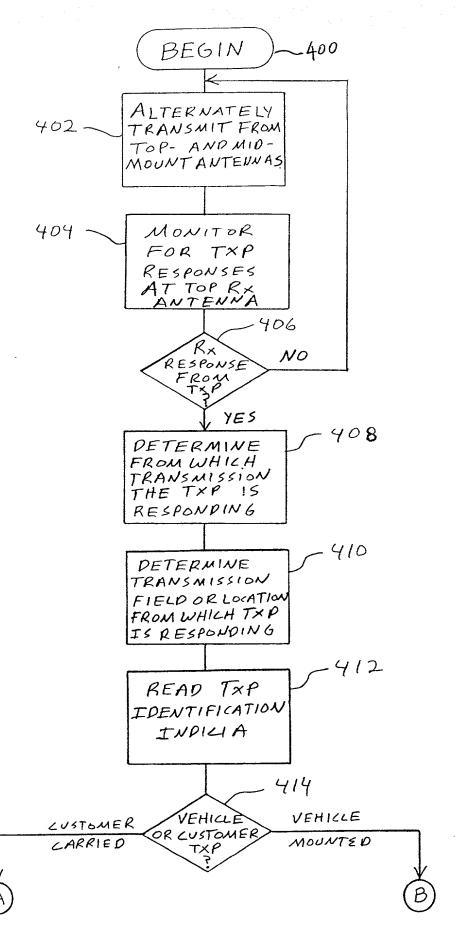


F16. 11E

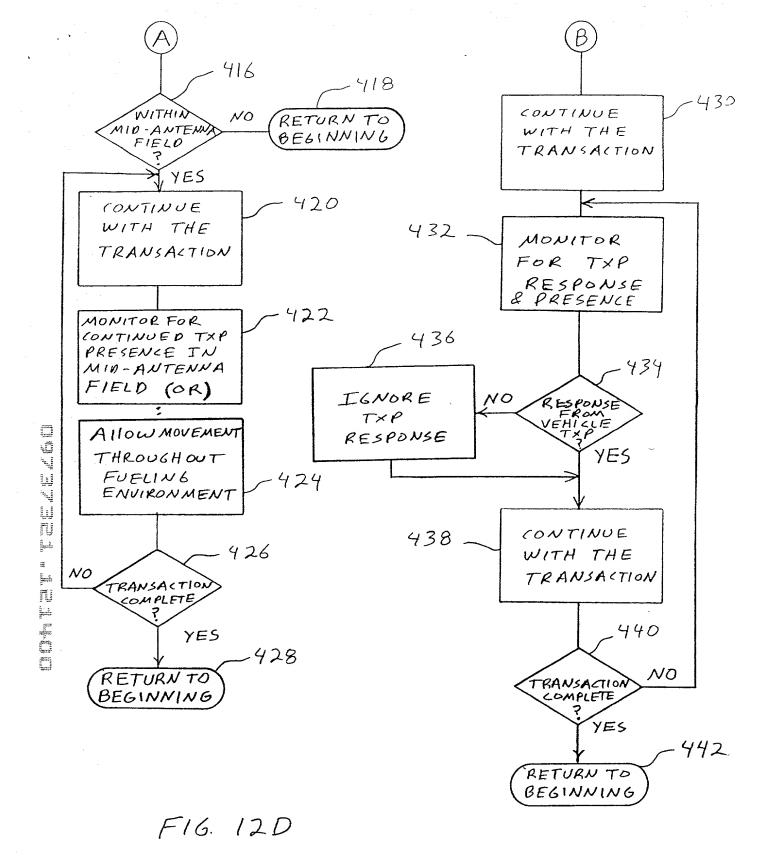
F16.12A

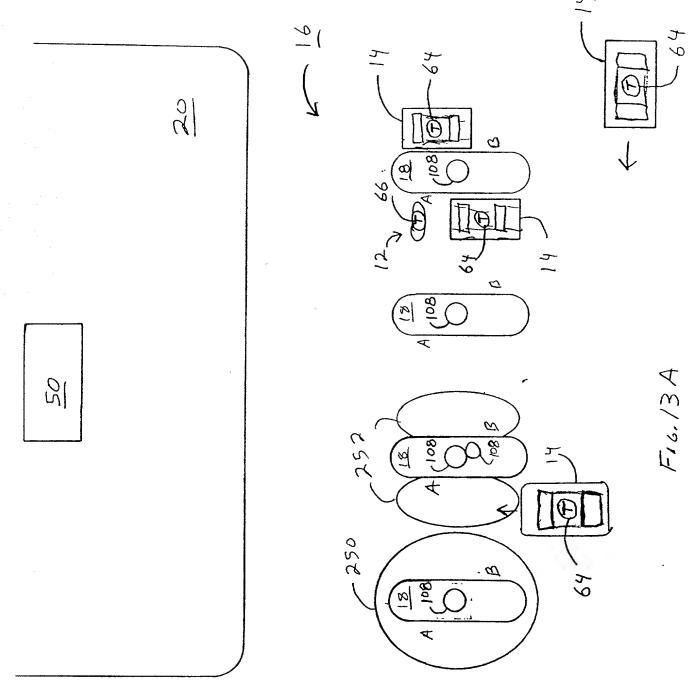


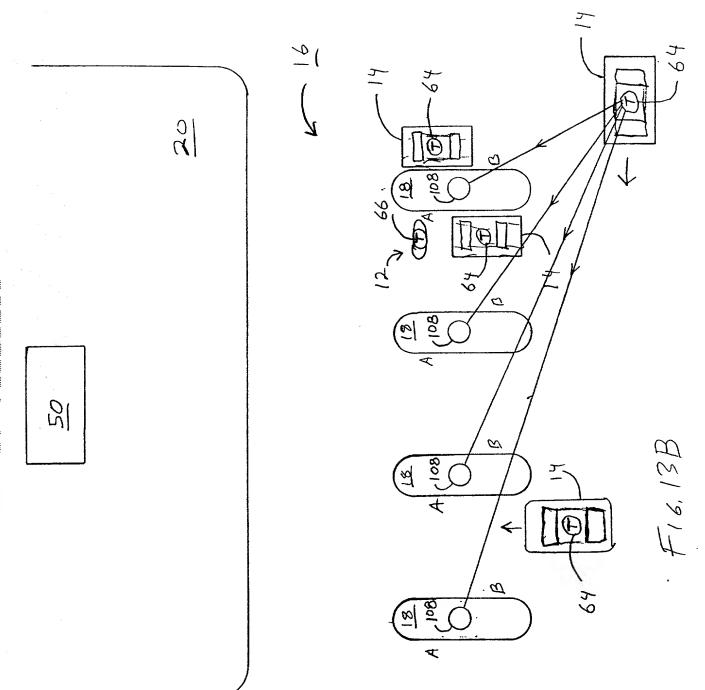


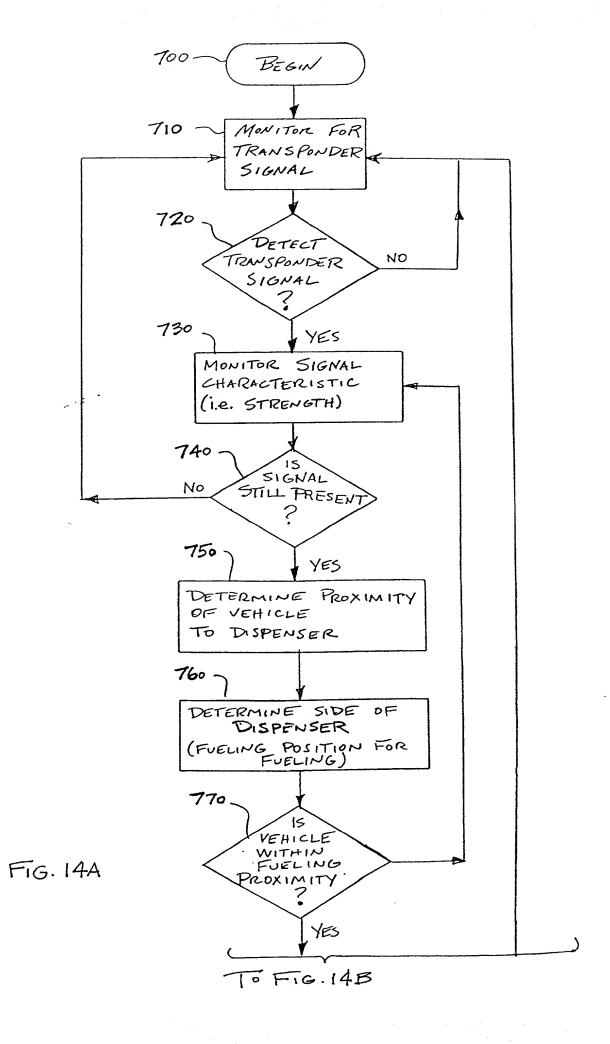


F16. 12C









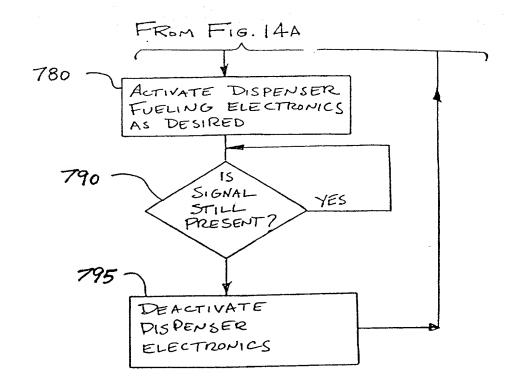
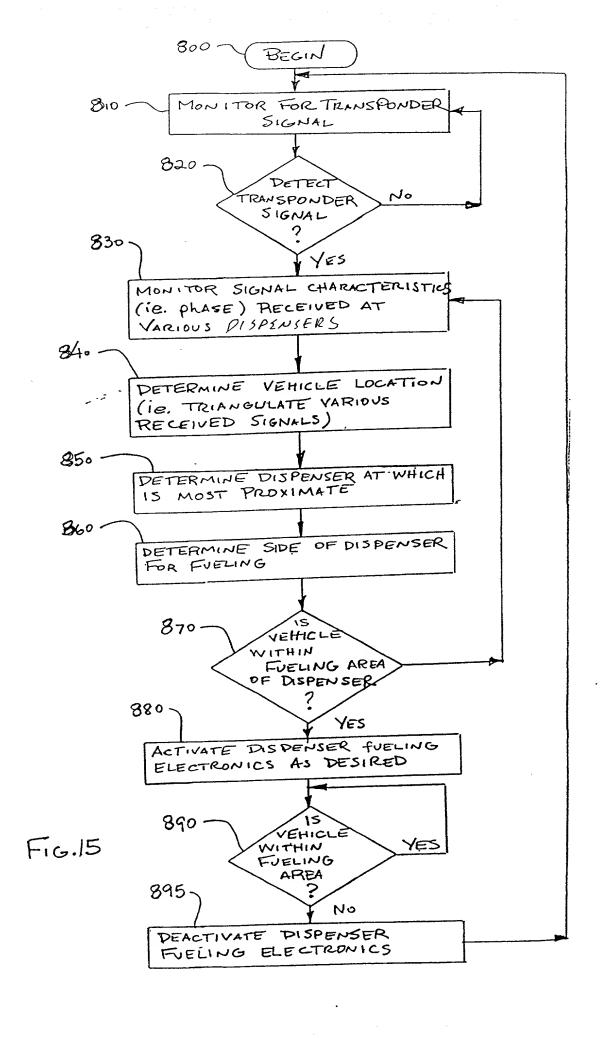
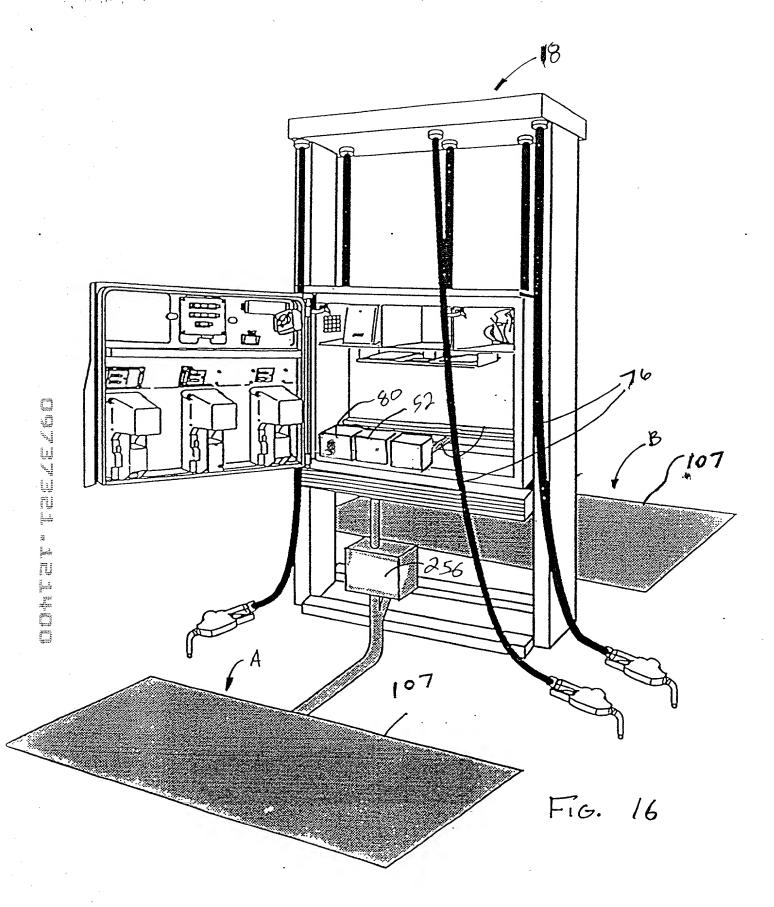
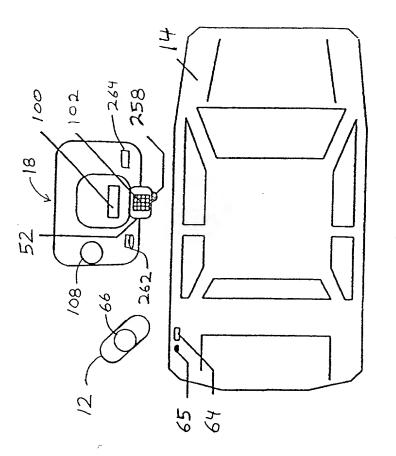


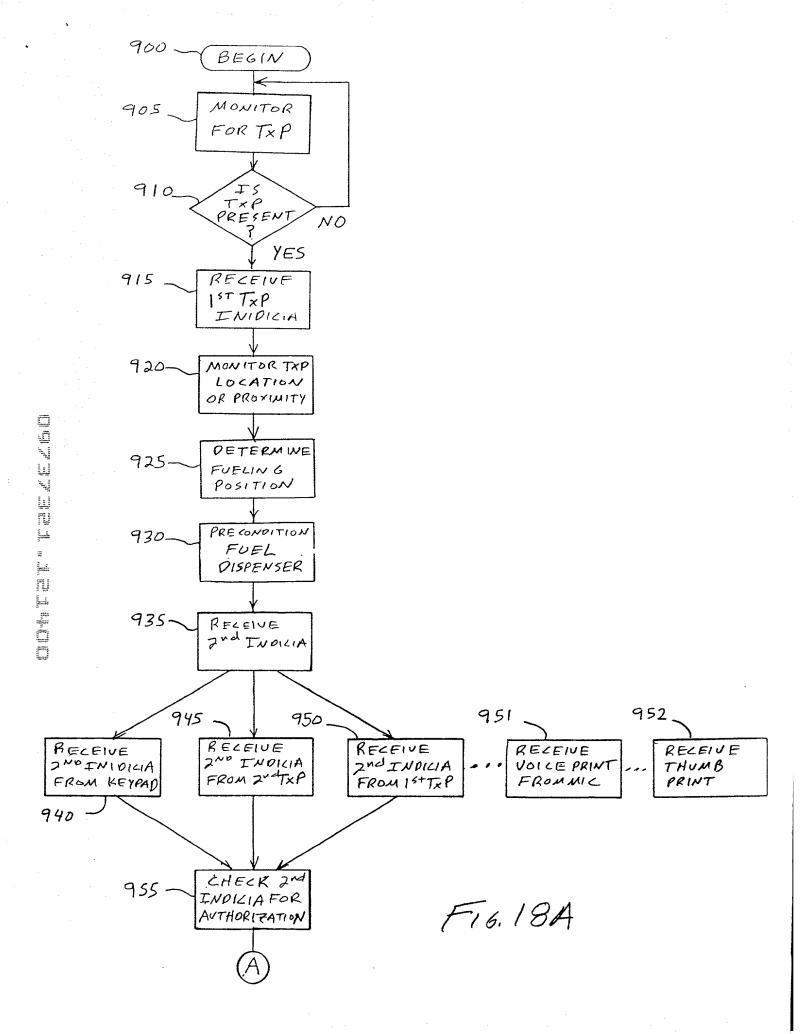
Fig. 14B

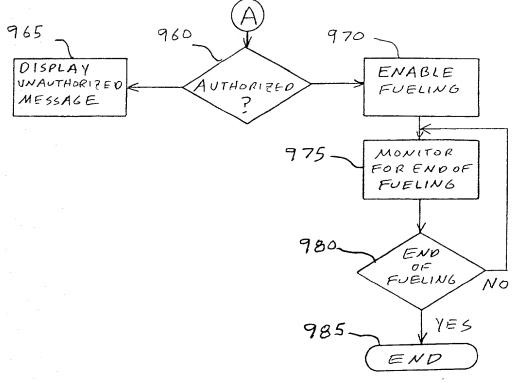




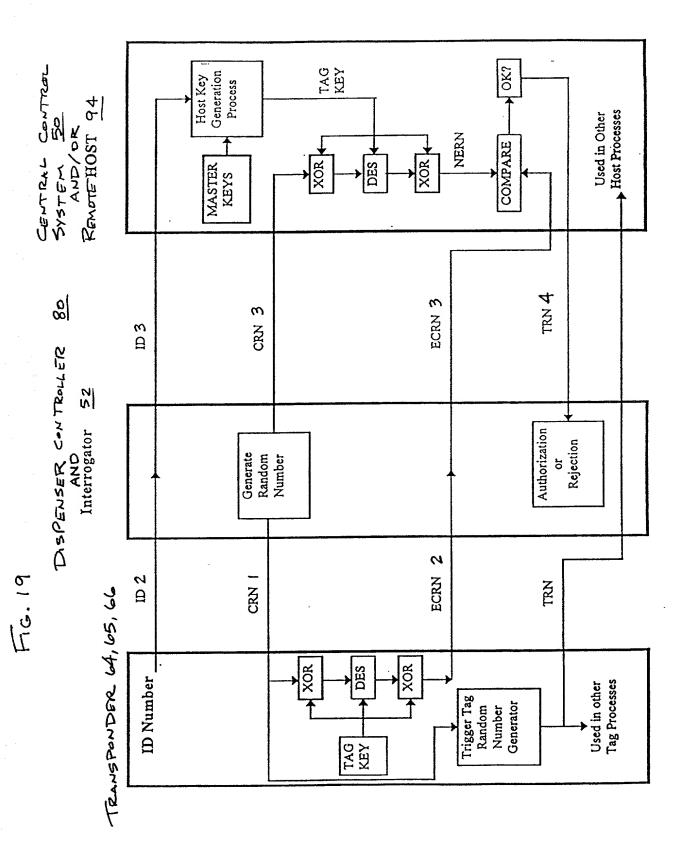


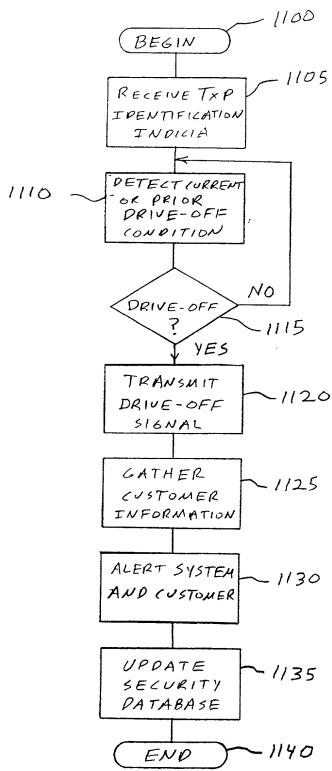
F16,17



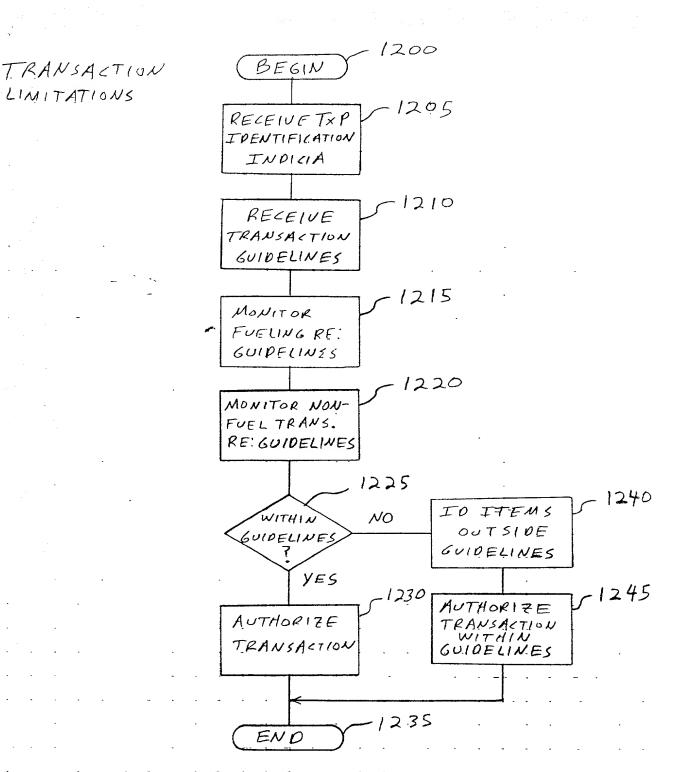


F16. 18B

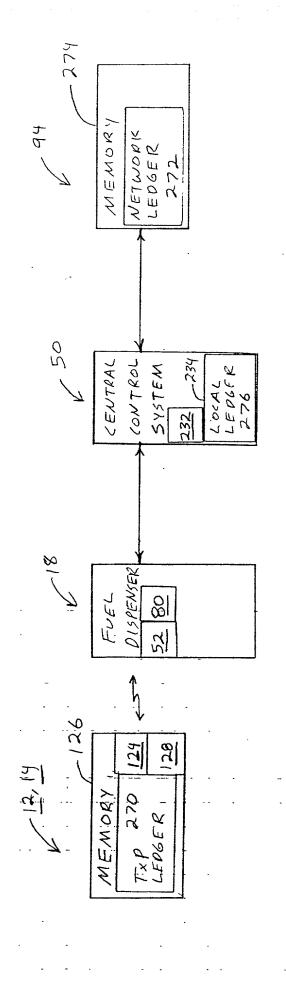




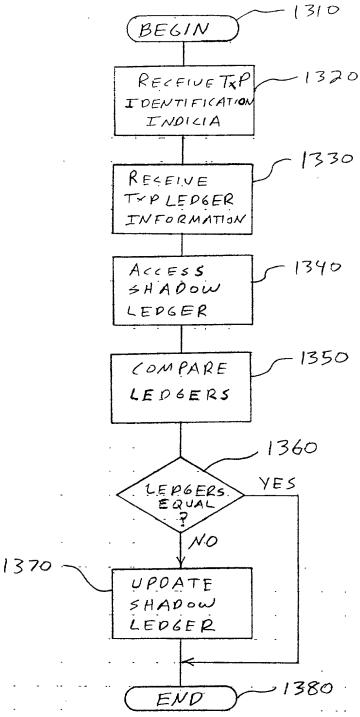
F16, 21



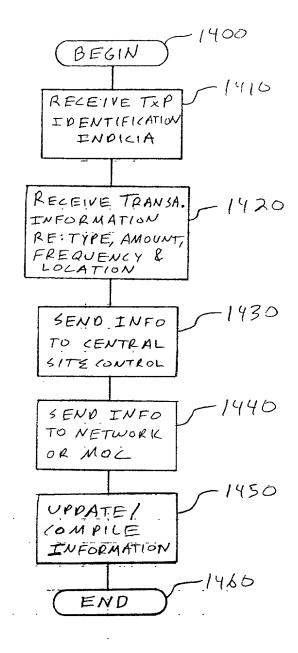
F16.22



CREATING A SHADOW LEDGER



F16.24

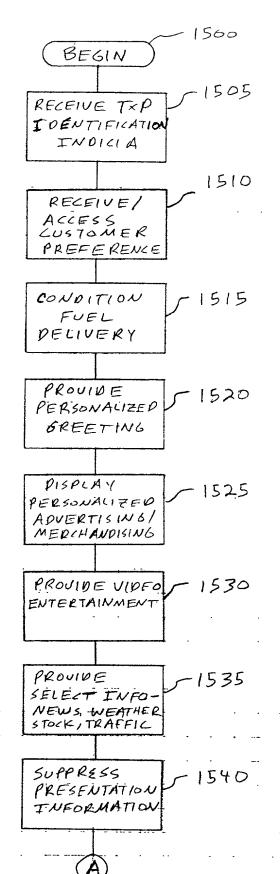


F16. 25

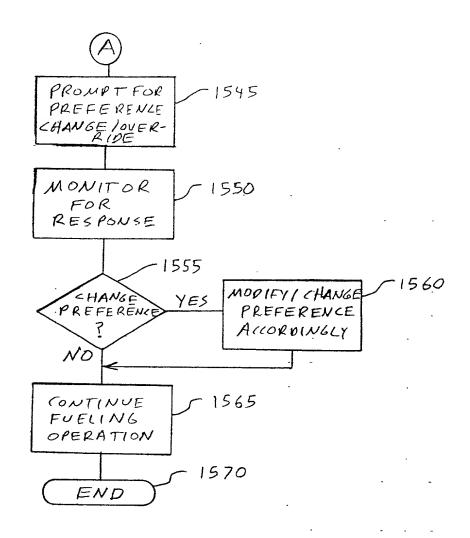
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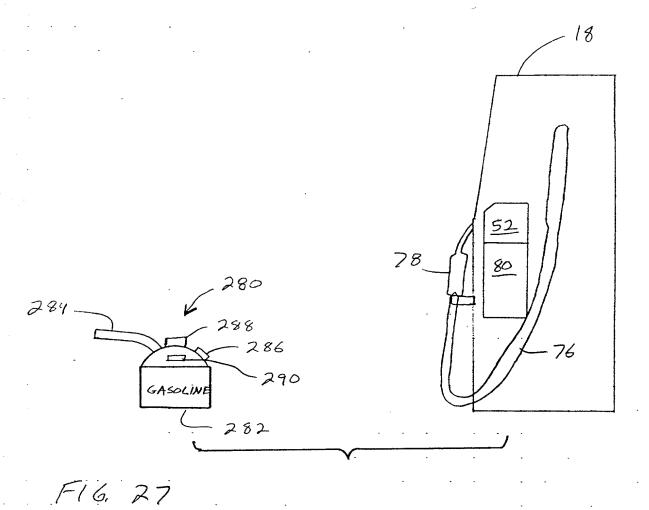
18.3

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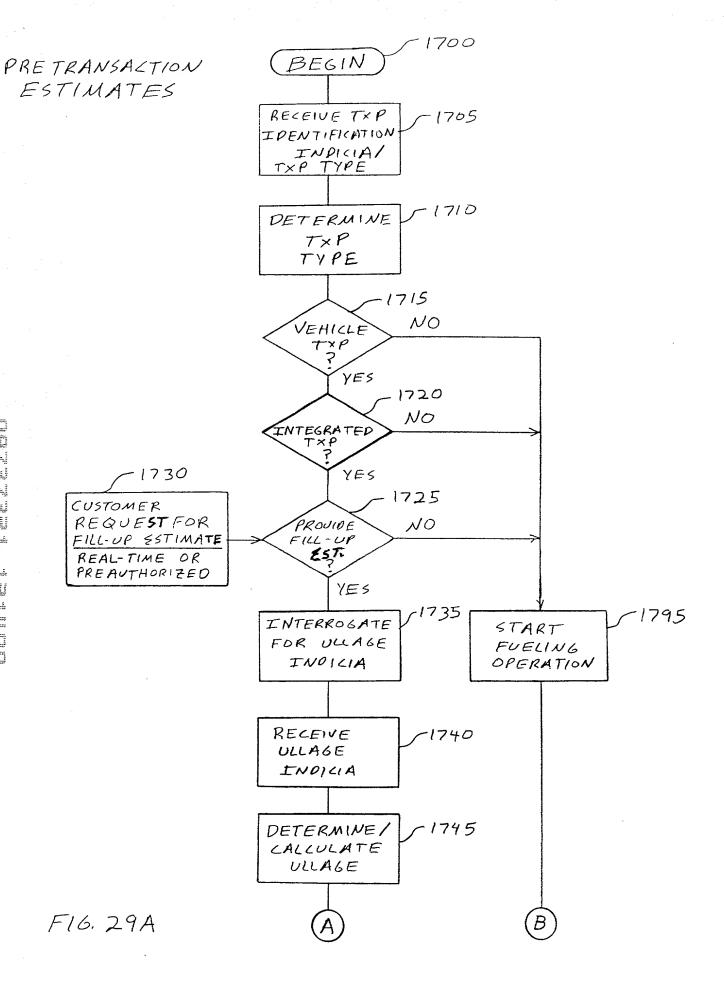


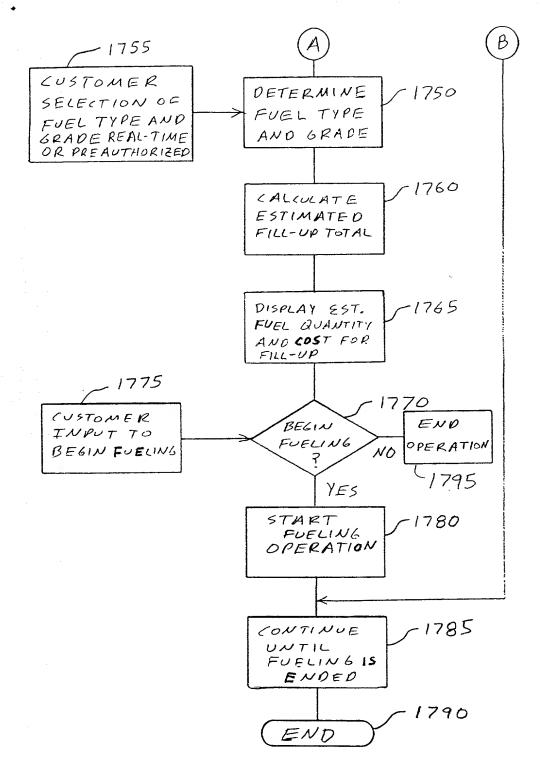
F16. 26A.





CUSTOMER





F16, 29B

